

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Dawn E Siewert  
Debtor

Case No. 18-04034-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: PRadginsk  
Form ID: 318

Page 1 of 4  
Total Noticed: 149

Date Rcvd: Apr 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2019.

db  
aty  
5111903 +Dawn E Siewert, PO Box 24, Lehighton, PA 18235-0024  
5111909 +William G. Schwab & Associates, 811 Blakeslee Blvd, Drive East, PO Box 56,  
5111910 Lehighton, PA 18235-0056  
5111915 ACI, 35A Rust Ln., Boerne, TX 78006-8202  
5111913 +Amex Department Store, PO Box 8218, Mason, OH 45040-8218  
5111920 Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Ste 200, Des Plaines, IL 60018-4501  
5111921 +Bank of America, 4909 Savarese Cir., Tampa, FL 33634-2413  
5111922 Bank of America, PO Box 31690, Tampa, FL 33631-3690  
5111923 +Bensing - Thomas Funeral Home, Inc., 401 North 5th St., Stroudsburg, PA 18360-2475  
5111921 +Bernadette Itrace, Esq., Milstead & Associates, LLC, 1 E. Stow Rd., Marlton, NJ 08053-3118  
5111922 Blatt, Hasenmiller, Leibsker & Moore,, 10 S. LaSalle St., Ste 2200, Chicago, IL 60603-1069  
5111923 +Blue Mountain Health Sys., 211 N. 12th St., Lehighton, PA 18235-1138  
5111924 +Borough of Palmerton, 443 Delaware Avenue, Palmerton, PA 18071-1908  
5111925 +Broad Mountain Emerg Phys, PLLC, PO Box 37956, Philadelphia, PA 19101-0556  
5111926 Bureau of Individual Taxes, PO Box 280604, Harrisburg, PA 17128-0604  
5111927 +Bureaus Investment Gr. Portfolio No 15, 650 Dundee Road, Ste. 370,  
Northbrook, IL 60062-2757  
5111934 CH Hospital of Allentown, LLC, PO Box 826348, Philadelphia, PA 19182-6348  
5111941 CMS Medical Care Corp, PO Box 251, Jim Thorpe, PA 18229-0251  
5111930 +Carbon County Sheriff's Office, P.O. Box 147, 4 Broadway, Jim Thorpe, PA 18229-0147  
5111931 +Carbon County Tax Claim, Courthouse Annex, PO Box 37, Jim Thorpe, PA 18229-0037  
5111935 +Charles 'Bucky' Lindner, 14 Bailor Rd., Covington Twp., PA 18444-7812  
5111936 Chase, PO Box 469030, Glendale, CO 80246-9030  
5111937 +Chase Home Finance, LLC, PO Box 24696, Columbus, OH 43224-0696  
5111938 +Cindie Bazur, 1220 S Main Rear No. 1, Scranton, PA 18504-2917  
5111942 +Coolbaugh Township, Sewer Fund, 5520 Municipal Dr., Tobyhanna, PA 18466-7714  
5139946 +Coollbaugh Township, 5520 Municipal Drive, Tobyhanna, PA 18466-7714  
5111943 County Waste, PO Box 8010, Clifton Park, NY 12065-8010  
5111946 +Crown Asset Management, LLC, 3100 Breckinridge Blvd., Ste 725, PO Box 599,  
Duluth, GA 30096-0011  
5111947 +D&A Services, 1400 E. Touhy Ave, Ste. G2, Des Plaines, IL 60018-3338  
5111954 +DJ Anthony D. Fluegel, 5560 Municipal Dr., Tobyhanna, PA 18466-7714  
5111955 +DJ Tom Clair Creighton, 106 S. Walnut St., Slatington, PA 18080-2024  
5111956 +DJ William J. Kissner, 401 Delaware Ave. 2nd, Palmerton, PA 18071-1946  
5111957 +DSP Health System, 230 Independence Rd., East Stroudsburg, PA 18301-9447  
5111948 +Daina Torrey, 2523 Welshtown Rd., Slatington, PA 18080-3448  
5111949 +Danielle Beers, 508 Center Ave., Jim Thorpe, PA 18229-1106  
5111950 +Del Mar Recovery Solutions, PO Box 131690, Carlsbad, CA 92013-1690  
5137692 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657  
5111952 +Diamond Credit Union, 1600 Medical Dr., Pottstown, PA 19464-3242  
5111959 +ERC, PO Box 57610, Jacksonville, FL 32241-7610  
5111960 Express Scripts, PO Box 67015, Harrisburg, PA 17106-7015  
5111961 +Fairmont, 561 Fairthorne Ave., Philadelphia, PA 19128-2412  
5111962 +Federal National Mortgage Assoc., 3900 Wisconsin Ave. NW, Washington, DC 20016-2806  
5111966 Fiserv, PO Box 2168, Columbus, OH 43216-2168  
5111967 Ford Service Card, PO Box 6403, Sioux Falls, SD 57117-6403  
5111968 +Ford Services/Citi CBNA, PO Box 6497, Sioux Falls, SD 57117-6497  
5111969 Ford Services/Citi CBNA, 701 E. 60th St. N, Sioux Falls, SD 57104-0432  
5111970 +Gnaden Huetten Memorial Hospital, 211 N. Twelfth St., Lehighton, PA 18235-1195  
5111972 Hamilton Law, PO Box 90301, Allentown, PA 18109-0301  
5111973 Harley-Davidson Visa, US Bank - Customer Service, PO Box 6335, Fargo, ND 58125-6335  
5111975 +KML Law Group, PC, BNY Mellon Independence Center, 701 Market St., Ste 5000,  
Philadelphia, PA 19106-1541  
5111976 +Law Offices of Robert A. Pinel, LLC, 1502 Center St., Ste 201, Bethlehem, PA 18018-2507  
5111977 +Lisa M. Nemeth, Tax Collector, 821 First St., Palmerton, PA 18071-1506  
5128348 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508  
5111982 M&T Bank, PO Box 619063, Dallas, TX 75261-9063  
5111987 +M&T Bank Mortgages, 1 Fountain Plaza, 9th Fl., Buffalo, NY 14203-1420  
5111994 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
5111991 Manufactures & Traders Trust, 1 Manufacturers & Traders Plza M&T BC, Buffalo, NY 14203  
5111992 +Milstead & Associates, LLC, Atty. Roger Fay, 1 E. Stow Rd., Marlton, NJ 08053-3118  
5111995 +National Enterprise Systems, 2479 Edison Blvd., Unit A, Twinsburg, OH 44087-2476  
5111997 New Jersey Turnpike Authority, PO Box 5042, Woodbridge, NJ 07095-5042  
5111998 +North Shore Agency, 270 Spagnoli Rd., Ste 110, Melville, NY 11747-3515  
5111999 +Northeast Collateral & Asset Rec. Group, PO Box 456, Tannersville, PA 18372-0456  
5112000 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905  
5112002 +Ohl Fuel Oil, 400 Interchange Rd., Lehighton, PA 18235-9368  
5112003 +PA Turnpike Commission, Violation Processing Center, 8000C Derry St.,  
Harrisburg, PA 17111-5287  
5157750 +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982  
5112008 +PNC Bank, NA, PO Box 3180, Pittsburgh, PA 15230-3180  
5112009 PPL, 827 Hausman Rd., Allentown, PA 18104-9392  
5112004 +Palmerton Borough, 443 Delaware Ave., Palmerton, PA 18071-1908

5112005 +Palmerton Community Ambulance Assoc., 501 Delaware Ave, Palmerton, PA 18071-1910  
 5133398 +Palmerton Community Ambulance Assoc., Hamilton Law Group, PO Box 90301,  
 Allentown PA 18109-0301  
 5112006 +Palmerton Hospital, 135 Lafayette Ave, Palmerton, PA 18071-1596  
 5112007 +Patenaude & Felix, A.P.C., 4545 Murphy Canyon Rd., 3rd Fl., San Diego, CA 92123-4363  
 5112010 Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
 5112011 Professional Acct. Mgt. LLC, PO Box 430, Milwaukee, WI 53201-0430  
 5133040 R.F. Ohl Fuel Oil, Inc., Law Offices of Robert A. Pinel, LLC, 1502 Center Street, Suite 201,  
 Bethlehem, PA 18018-2507  
 5112013 +Radius Global Solutions, LLC, 9550 Regency Square Blvd., Ste 500A,  
 Jacksonville, FL 32225-8169  
 5112015 +Robert A. Pinel, Esq., 1502 Center St., Ste 201, Bethlehem, PA 18018-2507  
 5133039 Robert A. Pinel, Esq., Law Offices of Robert A. Pinel, LLC, 1502 Center Street, Suite 201,  
 Bethlehem, PA 18018-2507  
 5112017 #Seterus, PO Box 1077, Hartford, CT 06143-1077  
 5112018 +Seterus, 14523 SW Millikan Way St., Ste 200, Beaverton, OR 97005-2352  
 5112019 Seterus, Inc., 8501 IBM Dr., Bldg. 201, Charlotte, NC 28262-4333  
 5112022 +St. Luke's Hospital - Palmerton Campus, 135 Lafayette Ave., Palmerton, PA 18071-1518  
 5112024 +Sundance Vacations, Inc., Corporate Office, 264 Highland Park Blvd.,  
 Wilkes-Barre, PA 18702-6711  
 5112033 +Timonthy Duncan, Lehigh, PA 18235  
 5112034 Tri State Financial, Inc., PO Box 29352, Phoenix, AZ 85038-9352  
 5112038 Yamaha - Capital One, Retail Services, PO Box 30257, Salt Lake City, UT 84130-0257

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr

+E-mail/Text: wschwab@iq7technology.com Apr 19 2019 19:02:50 William G Schwab (Trustee),  
 William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56,  
 Lehigh, PA 18235-0056  
 5111904 +E-mail/Text: amscbankruptcy@adt.com Apr 19 2019 19:02:49 ADT Security Services,  
 3190 S. Vaughn Way, Aurora, CO 80014-3512  
 5111911 EDI: CINGMIDLAND.COM Apr 19 2019 23:08:00 AT&T, PO Box 10330, Fort Wayne, IN 46851-0330  
 5111905 EDI: AFNIRECOVERY.COM Apr 19 2019 23:08:00 Afni, Inc., 1310 Martin Luther King Dr.,  
 PO Box 3517, Bloomington, IL 61702-3517  
 5111907 +EDI: GMACFS.COM Apr 19 2019 23:08:00 Ally, PO Box 380901, Bloomington, MN 55438-0901  
 5111906 EDI: GMACFS.COM Apr 19 2019 23:08:00 Ally, PO Box 380902, Bloomington, MN 55438-0902  
 5111919 +E-mail/Text: bankruptcy@bbandt.com Apr 19 2019 19:02:34 BB&T, PO Box 1704,  
 Clemmons, NC 27012-1704  
 5130299 +E-mail/Text: bankruptcy@bbandt.com Apr 19 2019 19:02:34 BB&T Bankruptcy Section,  
 100-50-01-51, PO Box 1847, Wilson, NC 27894-1847  
 5111912 EDI: BANKAMER.COM Apr 19 2019 23:08:00 Bank of America, PO Box 31785,  
 Tampa, FL 33631-3785  
 5111914 EDI: BANKAMER.COM Apr 19 2019 23:08:00 Bank of America, PO Box 5170,  
 Simi Valley, CA 93062-5170  
 5111916 EDI: TSYS2.COM Apr 19 2019 23:08:00 Barclaycard, Card Services, PO Box 8802,  
 Wilmington, DE 19899-8802  
 5111917 +EDI: TSYS2.COM Apr 19 2019 23:08:00 Barclays Bank Delaware, 125 S. West St.,  
 Wilmington, DE 19801-5014  
 5111918 +EDI: TSYS2.COM Apr 19 2019 23:08:00 Barclays Bank Delaware, PO Box 8803,  
 Wilmington, DE 19899-8803  
 5123734 +EDI: PRA.COM Apr 19 2019 23:08:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 5111933 +E-mail/Text: compliance@contractcallers.com Apr 19 2019 19:02:52 CCI Contract Callers, Inc.,  
 501 Greene St., 3rd Floor, Ste 302, Augusta, GA 30901-4415  
 5111928 EDI: CAPITALONE.COM Apr 19 2019 23:08:00 Capital One, PO Box 30285,  
 Salt Lake City, UT 84130-0285  
 5111929 +EDI: CAPITALONE.COM Apr 19 2019 23:08:00 Capital One/Yamaha, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 5111939 +EDI: CITICORP.COM Apr 19 2019 23:08:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500  
 5138133 +EDI: CITICORP.COM Apr 19 2019 23:08:00 Citibank, N.A., Citibank, N.A.,  
 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 5111940 EDI: CITICORP.COM Apr 19 2019 23:08:00 Citicards CBNA, PO Box 6241, lbs Cdv Disputes,  
 Sioux Falls, SD 57117-6241  
 5111944 +E-mail/Text: bankruptcy@credencerm.com Apr 19 2019 19:02:48 Credence Resource Mgt., LLC,  
 17000 Dallas Parkway, Ste 204, Dallas, TX 75248-1940  
 5111945 +EDI: CCS.COM Apr 19 2019 23:08:00 Credit Collection Services, 725 Canton St.,  
 Norwood, MA 02062-2679  
 5111953 EDI: DIRECTV.COM Apr 19 2019 23:08:00 DirecTV Customer Service, Attn: Bankruptcy,  
 PO Box 6550, Greenwood Village, CO 80155-6550  
 5111951 EDI: IRS.COM Apr 19 2019 23:08:00 Department of Treasury, Internal Revenue Service,  
 AUR CORR 5-E08-113, Philadelphia, PA 19255-0521  
 5155382 EDI: DIRECTV.COM Apr 19 2019 23:08:00 Directv, LLC, by American InfoSource as agent,  
 PO Box 5008, Carol Stream, IL 60197-5008  
 5111965 E-mail/Text: bankruptcy@firstpointcollectionresources.com Apr 19 2019 19:02:45  
 FirstPoint Collection Resources, Inc., 225 Commerce Place, PO Box 26140,  
 Greensboro, NC 27402-6140  
 5111978 E-mail/Text: bankruptcyonlinefilings@logixbanking.com Apr 19 2019 19:02:40 Logix FCU,  
 PO Box 6759, Burbank, CA 91510-6759  
 5111979 +E-mail/Text: bankruptcyonlinefilings@logixbanking.com Apr 19 2019 19:02:40  
 Logix Federal Credit Union, 2340 Hollywood Way, Burbank, CA 91505-1124

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5111980 EDI: RMSC.COM Apr 19 2019 23:08:00 Lowe's, Synchrony Bank, PO Box 965003,  
Orlando, FL 32896-5003

5111984 E-mail/Text: camanagement@mtb.com Apr 19 2019 19:02:36 M&T Bank,  
1 Fountain Plaza, 9th Fl., Buffalo, NY 14203

5111986 E-mail/Text: camanagement@mtb.com Apr 19 2019 19:02:36 M&T Bank, 499 Mitchell St.,  
Ms 501-34 Dorothy Davis, Millsboro, DE 19966-9408

5111981 E-mail/Text: camanagement@mtb.com Apr 19 2019 19:02:36 M&T Bank, PO Box 1345,  
Buffalo, NY 14240-1345

5111985 E-mail/Text: camanagement@mtb.com Apr 19 2019 19:02:36 M&T Bank, PO Box 767,  
Buffalo, NY 14240

5111983 E-mail/Text: camanagement@mtb.com Apr 19 2019 19:02:36 M&T Bank, PO Box 900,  
Millsboro, DE 19966

5111988 +E-mail/Text: camanagement@mtb.com Apr 19 2019 19:02:36 M&T Bank, NA,  
1 Fountain Plaza, 9th Fl., Buffalo, NY 14203-1495

5111989 +EDI: TSYS2.COM Apr 19 2019 23:08:00 Macy's, PO Box 8097, Mason, OH 45040-8097

5111990 +EDI: TSYS2.COM Apr 19 2019 23:08:00 Macy's Bankruptcy Processing, PO Box 8053,  
Mason, OH 45040-8053

5111993 E-mail/Text: MKnitter@monroecountypa.gov Apr 19 2019 19:02:41  
Monroe County Tax Claim Bureau, One Quaker Plaza, Ste 104, Stroudsburg, PA 18360-2195

5112001 +E-mail/Text: Bankruptcies@nragroup.com Apr 19 2019 19:02:52 NRA Group, LLC,  
2491 Paxton St., Harrisburg, PA 17111-1036

5111996 +E-mail/Text: Bankruptcies@nragroup.com Apr 19 2019 19:02:52 National Recovery Agency,  
2491 Paxton St., Harrisburg, PA 17111-1036

5112451 +EDI: PRA.COM Apr 19 2019 23:08:00 PRA Receivables Management, LLC, PO Box 41021,  
Norfolk, VA 23541-1021

5157868 +EDI: RESURGENT.COM Apr 19 2019 23:08:00 PYOD, LLC, Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008

5112012 +E-mail/Text: bankruptcynotices@pch.com Apr 19 2019 19:02:36 Publishers Clearing House,  
Customer Service, 101 Winners Circle, Port Washington, NY 11050-2218

5117925 EDI: Q3G.COM Apr 19 2019 23:08:00 Quantum3 Group LLC as agent for, JHPDE Finance 1 LLC,  
PO Box 788, Kirkland, WA 98083-0788

5112014 E-mail/Text: Supportservices@receivablesperformance.com Apr 19 2019 19:02:48  
Receivables Performance Management, LLC, 20816 44th Ave. W., Lynnwood, WA 98036-7744

5112016 EDI: SEARS.COM Apr 19 2019 23:08:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282

5112020 E-mail/Text: bankruptcy@bbandt.com Apr 19 2019 19:02:37 Sheffield,  
6010 Golding Center Dr., Winston-Salem, NC 27103-9815

5112021 E-mail/Text: bankruptcy@bbandt.com Apr 19 2019 19:02:37 Sheffield Financial, PO Box 1847,  
Wilson, NC 27894-1847

5112023 +E-mail/Text: home.fss-bankruptcy.934c00@statefarm.com Apr 19 2019 19:02:42  
State Farm Fire & Casualty Co., 100 State Farm Pl., Ballston Spa, NY 12020-3722

5112025 +E-mail/Text: bankruptcy@superlativerm.com Apr 19 2019 19:02:50 Superlative RM,  
9355 E. Stockton Blvd., Ste 210, Elk Grove, CA 95624-9528

5112027 +EDI: RMSC.COM Apr 19 2019 23:08:00 Synch/Amazon, PO Box 965015, Orlando, FL 32896-5015

5112026 +EDI: RMSC.COM Apr 19 2019 23:08:00 Synch/Amazon, PO Box 965016, Orlando, FL 32896-5016

5112028 EDI: RMSC.COM Apr 19 2019 23:08:00 Synch/Lowes, PO Box 965005, Orlando, FL 32896-5005

5112029 EDI: RMSC.COM Apr 19 2019 23:08:00 Synch/Lowes, PO Box 965036, Orlando, FL 32896-5036

5112030 EDI: RMSC.COM Apr 19 2019 23:08:00 Synch/Wal-Mart, PO Box 965024,  
Orlando, FL 32896-5024

5112031 EDI: RMSC.COM Apr 19 2019 23:08:00 Synchrony Bank, PO Box 965064,  
Orlando, FL 32896-5064

5157683 +EDI: RMSC.COM Apr 19 2019 23:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021

5112032 EDI: RMSC.COM Apr 19 2019 23:08:00 Synchrony Bank - Bankruptcy Dept., PO Box 965060,  
Orlando, FL 32896-5060

5119742 EDI: USBANKARS.COM Apr 19 2019 23:08:00 U.S. Bank National Association,  
Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

5112035 EDI: USBANKARS.COM Apr 19 2019 23:08:00 US Bank, PO Box 108, St. Louis, MO 63166-0108

5112036 EDI: USBANKARS.COM Apr 19 2019 23:08:00 US Bank RMS, CC, PO Box 108,  
St. Louis, MO 63166

5111932 EDI: USBANKARS.COM Apr 19 2019 23:08:00 Cardmember Service, PO Box 6339,  
 Fargo, ND 58125-6339

5112037 +EDI: RMSC.COM Apr 19 2019 23:08:00 Walmart, Synchrony Bank, PO Box 965023,  
Orlando, FL 32896-5023

TOTAL: 63

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5111964 Fifth Third Bank  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

5111974\* Internal Revenue Service, PO Box 30309, Memphis, TN 38130-0309

5111908 ##+Alpha Recovery Corp, 5660 Greenwood Plaza Blvd., Ste 101, Greenwood Village, CO 80111-2417

5111958 ##+Eastern Revenue, PO Box 185, Southeastern, PA 19399-0185

5111963 ##+Ferry & Nicholas, Inc., Huntingdon Place Office Bld., One Braddock Rd., 2nd Fl.,  
Mt. Pleasant, PA 15666-1458

5111971 ##+Gratz Washenik, Tax Collector, Coolbaugh Municipal Center, 5550 Municipal Dr.,  
Tobyhanna, PA 18466-7714

TOTALS: 1, \* 2, ## 4

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A bkgroup@kmlawgroup.com  
John DiBernardino on behalf of Debtor 1 Dawn E Siewert diberlaw@ptd.net  
Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab on behalf of Trustee William G Schwab (Trustee) ECF@uslawcenter.com,  
schwab@uslawcenter.com  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com

TOTAL: 6

**Information to identify the case:**Debtor 1 **Dawn E Siewert**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2079**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

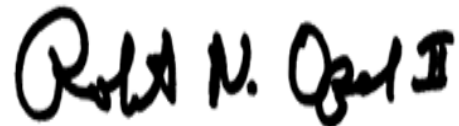
EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:18-bk-04034-RNO****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dawn E Siewert  
aka Dawn Elizabeth Siewert, fka Dawn E Lopez

**By the  
court:**

Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

4/19/19**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**